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Responsibility for civil preparedness for payments

The Sveriges Riksbank Act (1 January 2023) provides for the Riksbank to be given responsibility for enabling the general public to be able to make payments both in crisis situations that occur during peacetime and in states of heightened alert.

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The Riksbank's responsibility and role

The Sveriges Riksbank Act gives the Riksbank responsibilities, tasks and mandates that can contribute to a gradual strengthening of the overall capacity to maintain the general public's payments during peace-time crisis situations and in states of heightened alert. In practice, the responsibility means that the Riksbank has a coordinating, regulating and supervising role.

Coordinating role

The coordinating role means that the Riksbank shall coordinate preventive and preparatory work with companies that conduct operations of particular importance for the execution of payments. In a peacetime crisis situation, or in a heightened state of alert, the Riksbank shall also activate a management function to share information between the relevant agents and coordinate the handling of the current situation as well as cooperating with the government and the relevant authorities.

Regulating role

The regulating role means that the Riksbank may issue regulations defining which operations are of particular importance for the execution of payments. Companies carrying out such operations come under the Riksbank's responsibility. The regulations also allow the Riksbank to specify requirements for the companies concerned regarding planning for peacetime crisis situations and in states of heightened alert, training and exercises and participation in the Riksbank's management function that will be activated in a peacetime crisis situation or in a heightened state of alert. The companies concerned have a duty of disclosure and confidentiality.

Supervising role

The supervising role means that the Riksbank shall oversee that companies meet the obligations arising from the Riksbank's regulations and the new Sveriges Riksbank Act. The Riksbank may also decide on the necessary provisions for companies to comply with the obligation to fulfil their duties, and the Riksbank's regulations, decisions on orders may be combined with penalty payments.

Cooperation regarding civil preparedness

Since October 1, 2022, a new structure applies to the civil preparedness system, where sector-responsible authorities have been appointed for ten sectors. The Financial Supervisory Authority (FI) is the sector-responsible authority for the sector Financial services, which includes payments, financing and savings, financial stability and insurance. In that role, FI must, among other things, coordinate the sector's measures before and during peacetime crisis situations and heightened states of alert, as well as act for cooperation with the private sector. As an authority under the Riksdag, the Riksbank is not covered by the new civil preparedness system.

Through the sector-responsible role and the Riksbank Act, FI and the Riksbank hereby have partially overlapping responsibilities and agree to cooperate in matters relating to civil preparedness. The purpose of the collaboration is twofold. The first part is that the Riksbank is invited, and undertakes, to participate in the work within the sector Financial services. The second part is to avoid that the parties' overlapping responsibilities for civil preparedness in the area of payments create uncertainty or inefficiency in the work within the sector.

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